वित्त मंत्रालय में राज्य मंत्री (श्री दलबीर सिंह) : (क) से (च) भारतीय रिजर्व बैंक ने सूचित किया है कि बैंक ऋण संस्थाएं हैं और इस कारण दी गई राशियों की सुरक्षा सुनिश्चित करने के लिए सभी प्रणालियों और प्रक्रियाओं के बावजूद कुछ राशि अशोध्य हो ही जाती है । भारतीय रिजर्व बैंक ने बैंकों को विस्तृत मार्गनिर्देश जारी किए हैं जिनमें अशोध्य राशियों को बट्टे खाते में डालने से पहले ध्यान में रखे जाने वाले तथ्यों का उल्लेख किया गया है । इन मार्गनिर्देशों के अनुसार बट्टे खाते में डालने और समझौता प्रस्तावों को स्वीकार करते समय निम्नलिखित पहलुओं को ध्यान में रखना चाहिए :—

(1) जो प्राधिकारी बट्टे खाते के प्रस्तावों को स्वीकार कर रहा हो उसने अपनी व्यक्तिगत हैसियत से प्रश्नगत अग्रिम मंजूर न किया हो ।

(2) अग्रिमों को मंजूर करने वाले प्राधिकारी ने अपने अधिकारों का न्यायाधिक ढंग से उपयोग किया हो और अग्रिमों की मंजूरी के मामले में बैंक द्वारा जारी मार्गनिर्देशों का पालन किया हो ।

(3) कर्मचारियों की ओर से ऐसी कोई भूल-चूक न की गई हो जिससे ऋण वसूली न की जा सके ।

(4) अग्रिमों की मंजूरी और संवितरण के बाद के पर्यवेक्षण में कोई ढील न की गई हो ।

(5) देय राशियों की वसूली के लिए सभी संभव उपाय किए गए हों और भविष्य में ऋण वसूली की कोई संभावना न हो । राशि को बट्टे खाते डालना या समझौता करना बैंक की बेहतरी के लिए है ।

भारतीय रिजर्व बैंक ने अक्तूबर, 1992 में बैंकों से कहा था कि अशोध्य ऋणों/हानियों के बट्टे खाते डालने और समझौते करने के लिए अलग-अलग बैंकों के निदेशक बोर्ड अपने विभिन्न कार्यकर्ताओं को उपयुक्त अधिकार दे सकते हैं । अलबत्ता, ये अधिकार बोर्ड द्वारा निर्धारित सुरक्षा उपायों/शर्तों और सूचनाओं पर आधारित होने चाहिए ।

SIDBI's Scheme for Financial Support to Small Scale Entrepreneurs

2229. SHRI G. Y. KRISHNAN : Will the Minister of FINANCE be pleased to state :

(a) whether it is a fact that Small Industrial Development Bank of India has recently, launched a new scheme for extension of Financial support directly to small scale entreprencurs for venture capital project using innovative indigenous technology and expertise, if so, what are the details thereof and what are, the details of its implementation;

(b) what are the norms and attractive terms being offered by the SIDBI for Financial assistance to such projects referred to above;

(c) what forms of Financial assistance Maximum/Minimum including working capital is being offered by the SIDBI to small scale units for venture capital projects; and

(d) whether SIDBI has recently also offered direct Finance to existing well run small units for acquisition of new machinery for expension and diversification, if so, what are the details thereof and its early implementation?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH) : (a) to (c) Small Industries Development Bank of India (SIDBI) have, in October 1992, constituted a Venture Capital Fund with a corpus of Rs. 10 crores for extension of support to Small Scale entrepreneurs using innovative technology and expertise. SIDBI would be assisted by a Committee of experts drawn from diverse fields in evaluating ventures and would also develop expertise to render management and technical support to assisted ventures. The norms and parameters under this scheme are expected to be worked out by early next year.

(d) SIDBI has recently introduced a direct finance scheme viz. Equipment Finance Scheme, for acquisition of new machinery/equipment both indigenous and imported by existing well run SSI

units to facilitate modernisation, techuology upgradation, expansion and diversification which may not be related to any specific project. All existing units which are eligible for assistance from SIDBI are eligible under the scheme provided the unit is in operation for a period of atleast 3 years and has earned profit or declared dividend during 2 years preceding to taking up the proposed scheme. The unit should also not be in default to institutions and banks in payment of dues.

The amount of loan in individual cases would depend upon the cost of equipment, amount of tax/duties and installation charges. A need-based approach will be followed in determining the size of loan.

The scheme is in operation since November 2, 1992.

SIDBI Refinance Scheme for Marketing Entrepreneurs

2230. SHRI G. Y. KRISHNAN : Will the Minister of FINANCE be pleased to state :

(a) whether refinance scheme for assistance of SIDBI to marketing entrepreneurs for setting up of new sales outlet for marketing products of SSI/decentralised sector products having maximum project cost upto Rs. 10 lakh for term loan and working capital under national equity fund assistance scheme (15 per cent of the project cost) are being covered under Single window scheme financial assistance of SIDBI, if so, what are the details thereof serial-wise;

(b) whether Government/SIDBI have notified this scheme and communicated to commercial banks for its implementation, if so, what are the details of such circular letter issued or is likely to be issued; and

(c) if reply to part (a) above is in the negative what economic, financial and technical difficulties SIDBI are facing for its effective implementation and what alternative measures Government propose to take in the matter ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH) : (a) and (b) The Small Industries Development Bank of India (SIDBI) has reported that it introduced a refinance scheme for assistance to marketing entrepreneurs in July, 1990 for strengthening and expanding marketing infrastructure of village, small town and semi-urban areas to provide support to all segments of the small scale sector. The scheme is operative through SFCs, SIDCs and banks, includng commercial banks. Under this scheme, assistance is provided to individuals, partnership concerns and private and public limited companies with experience in marketing, to set up sales outlets for marketing products of SSI, tiny, cottage and village industries. The ceiling on project cost originally fixed at Rs. 10 lakhs under the scheme was enhanced to Rs. 25 lakhs in February, 1991. Normally, marketing organisations are expected to obtain working capital advances from the banks. However, the scheme, inter-alia, envisages that SFCs/ Twin-function IDCs can sanction working capital assistance to the marketing entre-'preneurs under Single Window Scheme (SWS) for financing stocks of products of SSI units pending finalisation of working capital arrangements with banks.

SWS envisages provision of term loan for fixed assets and working capital assistance by the same agency. Coverage of the scheme has been enlarged in September, 1991 to projects costing upto Rs. 20 lakhs and working capital requirement upto Rs. 10 lakhs. In February, 1992 SIDBI liberalised SWS so that assistance under SWS could be channelised through commercial banks also. Accordingly, the marketing entrepreneurs with project costs upto Rs. 20 lakhs and working capital requirements to the extent of Rs. 10 lakhs are now eligible for assistance under SWS through banks also. SIDBI had already advised commercial banks of the availability of facilities to marketing entrepreneurs under SWS in March, 1992. Assistance under the National Equity Fund (NEF) Scheme, is, however, not available to marketing entrepreneurs as one of the requirements viz. SSI Registration under the NEF Scheme,